

# Self Insurance Fund

Fund 115

	2005/06 Actual	2006/07 Current	2007/08 Requested	2007/08 Approved	Percent Change
<b>Revenues</b>					
Charges & Fees	\$3,701	\$4,000	\$3,500	\$3,500	-13%
Employee Dental Contribution	180,597	180,000	200,000	200,000	11%
Emp/Retiree Health Contribution	1,295,080	1,290,000	1,400,000	1,400,000	9%
Indirect Cost	11,000	11,000	11,000	11,000	0%
Miscellaneous	178,492	0	0	0	0%
Fund Balance	32,636	157,240	(51,172)	(51,172)	-133%
S/T Disability Premiums	74,983	80,000	80,000	80,000	0%
Group Health/Dental Premiums	0	0	0	0	0%
Special Contingency	0	20,000	30,000	30,000	50%
Health Co-Pay	0	26,000	22,000	22,000	-15%
General Fund	776,460	776,460	1,137,372	1,137,372	46%
<b>Total</b>	<b>\$2,417,173</b>	<b>\$2,544,700</b>	<b>\$2,832,700</b>	<b>\$2,832,700</b>	<b>11%</b>
<b>Expenses</b>					
Capital	\$0	\$0	\$8,000	\$8,000	0%
Contractual Services	197,514	206,000	223,000	223,000	8%
County EAP	21,850	24,000	30,000	30,000	25%
Employee Dental Claims	144,735	150,000	180,000	180,000	20%
Employee Incentive Program	0	26,000	37,000	37,000	42%
Employee/Retiree Health Claims	616,496	800,000	900,000	900,000	13%
IBNR	341,282	0	0	0	0%
Property & General Liability Claims	214,067	200,000	150,000	150,000	-25%
Property & General Liability Premiums	283,155	450,000	450,000	450,000	0%
Retiree Group Health	108,245	108,000	135,000	135,000	25%
Security/Safety Supplies	0	0	12,000	12,000	0%
Self Ins. Collision	0	7,500	7,500	7,500	0%
Self Ins. Comprehensive	2,326	10,000	10,000	10,000	0%
Self Ins. Group Health	0	0	0	0	0%
Special Contingency	0	20,000	30,000	30,000	50%
S/T Disability Payments	26,976	60,000	40,000	40,000	-33%
Supplies & Operations	32,636	38,200	38,200	38,200	0%
To General Fund	27,529	0	0	0	0%
Unemployment Insurance	34,860	60,000	60,000	60,000	0%
Wellness Expenses	13,743	15,000	22,000	22,000	47%
Workers Compensation Claims	227,674	230,000	350,000	350,000	52%
Workers Compensation Premiums	124,085	140,000	150,000	150,000	7%
<b>Total</b>	<b>\$2,417,173</b>	<b>\$2,544,700</b>	<b>\$2,832,700</b>	<b>\$2,832,700</b>	<b>11%</b>
<b>Expenses by Division</b>					
Wellness	\$32,636	\$38,200	\$38,200	\$38,200	0%
Employee Insurance	1,470,841	1,383,000	1,554,000	1,554,000	12%
Liability	913,696	1,123,500	1,240,500	1,240,500	10%
<b>Total</b>	<b>\$2,417,173</b>	<b>\$2,544,700</b>	<b>\$2,832,700</b>	<b>\$2,832,700</b>	<b>11%</b>

**Budget Highlights**

The Self Insurance Fund includes the County's cost for wellness, employee health and dental insurance, property and general liability insurance, and workers compensation.

IBNR (incurred but not reported) represents the amount that the County is required to budget as a contingency for health insurance claims that are incurred in the prior fiscal year but not reported until the new fiscal year.

Employee/Retiree Health Claims and Employee Dental Claims represent projected claims paid for Fiscal Year 2008/09 less the County share of cost that is included in departments' budgets.

Employee/Retiree Health Contribution and Employee Dental Contribution represents the amount paid by employees and retirees for spouse/dependent coverage.

Self Insurance Collision and Comprehensive cover our cost of damage if we are involved in an accident not covered by insurance or that is less than our deductible.

Workers Compensation covers payment of claims for on the job injuries.